

In re:
Frances Estrella Jimenez
Debtor

Case No. 24-12648-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Aug 26, 2024

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

Recip ID	Recipient Name and Address
db	+ Frances Estrella Jimenez, 8236 Gallena St, Jurupa Valley, CA 92509-7124
41970518	+ California Wood Custom Solutions, 4857 Schaefer Ave, Chino, CA 91710-5546
41970526	Highland Lumber Sales, 300 E Santa Ana St, Anaheim, CA 92805-3953
41970527	+ IFT PRIM BELLEGRAVE BUSINESS PARK, C/O BIRTCHER ANDERSON & DAVIS ASSOC., 1420 BRISTOL STREET NORTH #100, Newport Beach, CA 92660-2993
41970528	+ IFT PRIM BELLEGRAVE BUSINESS PARK, C/O BIRTCHER ANDERSON & DAVIS ASSOC., 10681 E FOOTHILL BLVD STE 220, Rancho Cucamonga, CA 91730-3831
41970529	+ J Harvey Tax Service, 4957 N Grand Ave, Covina, CA 91724-1070
41970533	+ Premium Shutters, 9275 Orco Pkwy # D, Jurupa Valley, CA 92509-0910
41970534	Richard L. Seide, APC, 901 Dove St Ste 120, Newport Beach, CA 92660-3018
41970536	+ Superior Blinds Mfg, Inc., 12155 Magnolia Ave, Riverside, CA 92503-4968
41970539	West Coast Vertical Components, 1421 Virginia Ave Ste P, Baldwin Park, CA 91706-5894

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Aug 27 2024 04:28:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Aug 27 2024 04:28:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ Email/Text: bkfilings@zwickerpc.com	Aug 27 2024 00:46:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
41970516	+ Email/PDF: bncnotices@becket-lee.com	Aug 27 2024 00:48:13	AMERICAN EXPRESS, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
41970517	EDI: BANKAMER	Aug 27 2024 04:28:00	BANK OF AMERICA, PO Box 982238, El Paso, TX 79998-2238
41970519	EDI: CAPITALONE.COM	Aug 27 2024 04:28:00	CAPITAL ONE, PO Box 31293, Salt Lake City, UT 84131-0293
41970520	+ Email/Text: bankruptcy@cavps.com	Aug 27 2024 00:46:00	CAVALRY PORTFOLIO SERVICES, 1 AMERICAN LN STE 220, GREENWICH, CT 06831-2563
41970521	+ EDI: WFNNB.COM	Aug 27 2024 04:28:00	COMENITY BANK / VICTORIA'S SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
41970524	+ EDI: DISCOVER	Aug 27 2024 04:28:00	DISCOVER BANK, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
41970522	EDI: CALTAXFEE	Aug 27 2024 04:28:00	Department of Tax & Fee Administration, 450 N St, Sacramento, CA 95814-4311
41970523	EDI: CALTAXFEE	Aug 27 2024 04:28:00	Dept of Tax and Fee Admin, PO Box 942879, Sacramento, CA 94279-0001

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41970525	EDI: CALTAX.COM	Aug 27 2024 04:28:00	Franchise Tax Board, Personal Bankruptcy MS A340, P.O. Box 2952, Sacramento, CA 95812-2952
41970530	Email/Text: PBNCNotifications@peritussservices.com	Aug 27 2024 00:43:00	KOHL'S / CAPITAL ONE, N56 RIDGEWOOD DR, MENOMONEE FAL, WI 53051
41970531	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2024 00:47:09	LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269
41970532	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 00:45:00	MIDLAND CREDIT MANAGEMENT, 320 E BIG BEAVER RD, TROY, MI 48083-1271
41970535	Email/Text: bankruptcy@springoakscapital.com	Aug 27 2024 00:43:00	SPRING OAKS CAPITAL, PO Box 1216, CHESAPEAKE, VA 23327
41970537	+ EDI: WTRRN BANK.COM	Aug 27 2024 04:28:00	TD BANK / TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673
41970538	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 27 2024 00:45:00	TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Frances Estrella Jimenez bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Charles W Daff (TR)	charleswdaff@gmail.com c122@ecfcbis.com
Katie E Hankard	on behalf of Creditor American Express National Bank c/o Zwicker & Associates P.C. bknotices@zwickerpc.com, bknotices@zwickerpc.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Frances Estrella Jimenez</u>	Social Security number or ITIN	xxx-xx-7791
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Central District of California			
Case number: 6:24-bk-12648-SY			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frances Estrella Jimenez

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/26/24

Dated: 8/26/24

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.